

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

FRANK P. ZABROSKY, JR.
VICTORIA E. ZABROSKY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-11164

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/22/2019 and confirmed on 1/31/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|--------|------------|
| Total Receipts | | 157,876.01 |
| Less Refunds to Debtor | 334.19 | |
| TOTAL AMOUNT OF PLAN FUND | | 157,541.82 |

| | | |
|------------------------------------|----------|----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 1,700.00 | |
| Trustee Fee | 8,055.59 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 9,755.59 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--------------------------------------|--------------|------------|----------|------------|
| Secured | | | | | |
| | MIDFIRST BANK SSB* | 0.00 | 112,183.94 | 0.00 | 112,183.94 |
| | Acct: 2979 | | | | |
| | MIDFIRST BANK SSB* | 9,317.03 | 9,317.03 | 0.00 | 9,317.03 |
| | Acct: 2979 | | | | |
| | CAPITAL ONE AUTO FINANCE - DIV CAPIT | 5,118.95 | 5,118.95 | 1,264.16 | 6,383.11 |
| | Acct: 8537 | | | | |
| | ONE MAIN FINANCIAL GROUP LLC A/S/F C | 4,712.50 | 4,712.50 | 902.79 | 5,615.29 |
| | Acct: 5292 | | | | |
| | | | | | 133,499.37 |

| | | | | | |
|----------|------------------------|----------|----------|------|------|
| Priority | | | | | |
| | GARY SKIBA ESQ** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | FRANK P. ZABROSKY, JR. | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | FRANK P. ZABROSKY, JR. | 334.19 | 334.19 | 0.00 | 0.00 |
| | Acct: | | | | |
| | GARY SKIBA ESQ** | 1,700.00 | 1,700.00 | 0.00 | 0.00 |
| | Acct: | | | | |

*** NONE ***

| | | | | | |
|-----------|--------------------------------------|----------|----------|------|----------|
| Unsecured | | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. | 1,133.48 | 1,133.48 | 0.00 | 1,133.48 |
| | Acct: 9134 | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. | 1,488.05 | 1,488.05 | 0.00 | 1,488.05 |
| | Acct: 6005 | | | | |
| | CAPITAL ONE BANK (USA) NA BY AMERIC. | 1,966.49 | 1,966.49 | 0.00 | 1,966.49 |
| | Acct: 7887 | | | | |
| | LVNV FUNDING LLC | 1,891.88 | 1,891.88 | 0.00 | 1,891.88 |
| | Acct: 3039 | | | | |
| | ONE MAIN BANK(*) | 1,007.15 | 1,007.15 | 0.00 | 1,007.15 |
| | Acct: 2325 | | | | |
| | ONE MAIN FINANCIAL GROUP LLC A/S/F C | 4,678.96 | 4,678.96 | 0.00 | 4,678.96 |
| | Acct: 5292 | | | | |
| | ERIE FEDERAL CREDIT UNION(*) | 277.11 | 277.11 | 0.00 | 277.11 |

19-11164

Page 2 of 2

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 3381 | | | | |
| | DIRECTV LLC BY AMERICAN INFOSOURC | 197.81 | 197.81 | 0.00 | 197.81 |
| | Acct: 8076 | | | | |
| | VERIZON BY AMERICAN INFOSOURCE AS | 558.31 | 558.31 | 0.00 | 558.31 |
| | Acct: 0001 | | | | |
| | AIS PORTFOLIO SERVICES (AMERICAN IN | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | UPMC HEALTH SERVICES | 294.30 | 294.30 | 0.00 | 294.30 |
| | Acct: 4953 | | | | |
| | UPMC HEALTH SERVICES | 420.33 | 420.33 | 0.00 | 420.33 |
| | Acct: 7366 | | | | |
| | UPMC PHYSICIAN SERVICES | 372.99 | 372.99 | 0.00 | 372.99 |
| | Acct: 7366 | | | | |
| | JEFFERSON CAPITAL SYSTEMS LLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0001 | | | | |
| | PYOD LLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2413 | | | | |
| | CAPITAL ONE AUTO FINANCE - DIV CAPIT | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8537 | | | | |
| | AIS PORTFOLIO SERVICES (AMERICAN IN | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | COMMONWEALTH OF PA - DEPT OF LABC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 14,286.86 |

TOTAL PAID TO CREDITORS

147,786.23

TOTAL CLAIMED

PRIORITY 0.00

SECURED 19,148.48

UNSECURED 14,286.86

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

FRANK P. ZABROSKY, JR.
VICTORIA E. ZABROSKY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-11164

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Frank P. Zabrosky, Jr.
Victoria E. Zabrosky
Debtors

Case No. 19-11164-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Frank P. Zabrosky, Jr., Victoria E. Zabrosky, 3631 Julie Court, Erie, PA 16506-6009 |
| cr | + Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751 |
| 15161858 | + Law Offices of Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| 15161861 | + OneMain Financial, 2173 West 12th St., Erie, PA 16505-4804 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | Email/Text: JCAP_BNC_Notices@jcap.com | Jan 30 2025 00:16:00 | Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617 |
| cr | + Email/PDF: resurgentbknofications@resurgent.com | Jan 30 2025 00:29:06 | PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008 |
| 15161855 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jan 30 2025 00:41:31 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 15161856 | + Email/PDF: acg.coaf.ebn@aisinfo.com | Jan 30 2025 00:29:36 | Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302 |
| 15643424 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 30 2025 00:18:15 | Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15168526 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jan 30 2025 00:18:06 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 15176414 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jan 30 2025 00:41:47 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15161857 | Email/PDF: creditonebknofications@resurgent.com | Jan 30 2025 00:29:30 | Credit One, PO Box 60500, City of Industry, CA 91716-0500 |
| 15178469 | Email/Text: G06041@att.com | Jan 30 2025 00:16:00 | Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 15179887 | + Email/Text: kslater@eriefcu.org | Jan 30 2025 00:15:00 | Erie Federal Credit Union, 3503 Peach St., Erie, PA 16508-2741 |
| 15186611 | Email/Text: JCAP_BNC_Notices@jcap.com | Jan 30 2025 00:16:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15166957 | Email/PDF: resurgentbknofications@resurgent.com | Jan 30 2025 00:18:40 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15192002 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Jan 30 2025 00:58:14 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 15161859 | Email/PDF: ais.midfirst.ebn@aisinfo.com | Jan 30 2025 00:18:31 | Midland Mortgage, A division of Mid First Bank, |

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 26

| | | | |
|----------|---|----------------------|---|
| 15161860 | + Email/Text: nsm_bk_notices@mrcooper.com | Jan 30 2025 00:14:00 | PO Box 26648, Oklahoma City, OK 73126-0648 Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620 |
| 15180991 | Email/PDF: cbp@omf.com | Jan 30 2025 00:18:04 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15178978 | Email/PDF: cbp@omf.com | Jan 30 2025 00:17:59 | ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15161862 | Email/PDF: cbp@omf.com | Jan 30 2025 00:18:13 | OneMain Financial, PO Box 64, Evansville, IN 47701-0064 |
| 15189486 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 30 2025 01:19:40 | PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 |
| 15184731 | Email/Text: BNCnotices@dcmservices.com | Jan 30 2025 00:14:00 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15185296 | Email/Text: BNCnotices@dcmservices.com | Jan 30 2025 00:14:00 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15182389 | Email/PDF: ebn_ais@aisinfo.com | Jan 30 2025 00:29:18 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Capital One Auto Finance, a division of Capital On |
| cr | | MidFirst Bank |
| cr | *+ | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

| Name | Email Address |
|----------------------------------|--|
| Brent J. Lemon | on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com |
| Brian Nicholas | on behalf of Creditor MidFirst Bank brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com |
| CSU - OUCTS, PA Labor & Industry | ra-li-ucts-bankpitts@state.pa.us |

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 26

Gary V. Skiba

on behalf of Plaintiff Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com

Gary V. Skiba

on behalf of Debtor Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com

Gary V. Skiba

on behalf of Joint Debtor Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com

Gary V. Skiba

on behalf of Plaintiff Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com

Michael H Kaliner

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. mkaliner@orlans.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10